Electronic Acknowledgement Receipt				
EFS ID:	3321273			
Application Number:	09703357			
International Application Number:				
Confirmation Number:	3231			
Title of Invention:	METHOD AND APPARATUS FOR INTEGRATED PAYMENTS PROCESSING AND DECISIONING FOR INTERNET TRANSACTIO			
First Named Inventor/Applicant Name:	Michelle Banaugh			
Customer Number:	22862			
Filer:	Robert A. Kalinsky			
Filer Authorized By:				
Attorney Docket Number:	WELL0011			
Receipt Date:	19-MAY-2008			
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Application Type:	Utility under 35 USC 111(a)			
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# File Listing:

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
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Multipart Description/PDF files in .zip description			
Document Description		End	
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#### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in duc course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/IDO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filling Receipt, in due course.

#### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.